



**AJFC Community Action Agency, Inc.  
Natchez, MS**

<b>Project Title</b>	AJFC IDA Promise Program
<b>Contact Information</b>	Fannie Brown PO Box L, 1038 North Union Street Natchez, MS 39120 (601) 442-8681
<b>AFI Grant Amount</b>	\$500,000
<b>Nonfederal Support</b>	\$500,000
<b>Project Period</b>	September 2003 – September 2008
<b>Highlights</b>	AJFC Community Action Agency (CAA) is offering 212 homeownership IDAs. The match rate is \$3 to \$1, up to \$1,000 in participant savings over a 36 month period. In addition to core training, available services include childcare, crisis management, peer support, counseling, loans, credit repair, and specialized financial education.
<b>Target Population</b>	Nine counties in Southwest Mississippi (Adams, Amite, Claiborne, Copiah, Franklin, Jefferson, Lawrence, Lincoln, Wilkerson), which include three of the region's poorest counties.
<b>Grantee/Collaborative Description</b>	AJFC is a CAA with over 36 years experience. AFI activities are built upon, in part, an existing foundation-funded IDA program. Britton & Knootz First National Bank is holding IDA accounts while the reserve account is held by United Mississippi Bank. State Bank & Trust and Copiah First National Bank are also holding participant IDA accounts. Alcorn State University instructors are teaching financial literacy courses as an in-kind service.